

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on 3-3-97, John B. Zeman executed and delivered to J. Clifford Harrison as Trustee for Deposit Guaranty Mortgage Company a certain Deed of Trust securing a Promissory Note in the original principal sum of \$ 102,659.00 and payable to the order of Deposit Guaranty Mortgage Company; said Deed of Trust was ~~filed on~~ recorded in/as Trust Deed Book 890 Page 730 * of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

* and re-recorded in Book 892 Page 797

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust.

NOW, THEREFORE, Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc.** the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee, and appoint and constitute Kenneth E. Stockton as Substitute Trustee in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc.** has caused these

presents to be executed by its duly-authorized officers, and its seal to be hereunto affixed this 20th day of June, 2005.

WELLS FARGO BANK, N.A.
successor by merger to WELLS
FARGO HOME MORTGAGE, INC. **

By: Yolanda Williams
Yolanda Williams

Vice President Loan Documentation

By: Leslie Crenshaw
Leslie Crenshaw

Title: _____
Vice President Loan Documentation

STATE OF South Carolina)

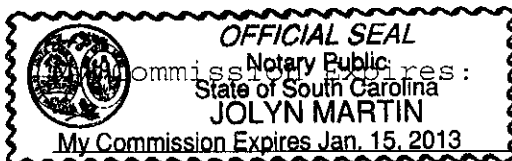
) ss

ACKNOWLEDGMENT

COUNTY OF York)

Personally appeared before me, the undersigned authority in and for the said county and state, on this 20th day of June, 2005, within my jurisdiction, the within named Yolanda Williams and Leslie Crenshaw, respectively, of Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. ** and that for and on behalf said entity as its VP Loan Documentation and VP Loan Documentation, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said entity so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 20th day of June, 2005.



J. Martin
NOTARY PUBLIC

THIS DOCUMENT PREPARED BY (AND AFTER RECORDING PLEASE RETURN TO):
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
555 Plaza West, 415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000

** (fka Norwest Mortgage, Inc.)